

Register Description: The Compensation Register of Mandatum Life

Data Controller

Mandatum Life Insurance Company (Mandatum Life) (Business ID 0641130-2)
Bulevardi 56
FI-00120 Helsinki
Finland

Contact Information

If you have questions about data protection, you can contact [the customer service of Mandatum Life](#).

The Purposes and the Legal Grounds for the Processing of Personal Data

Mandatum Life processes personal data for the purposes of processing insurance claims.

The legal grounds for the processing are the performance of a contract between Mandatum Life and the data subject, and the compliance with legal obligations of Mandatum Life.

Categories of Data Subjects

- The insured persons, policyholders and beneficiaries

Categories of Personal Data

The categories of data we process depend on what group of persons or customers you belong to.

- Information on insurance claims
 - Information given in the insurance claim, medical statements, receipts and other attachments to the claim
- Information on the decision
 - The decision on the claim, the amount of compensation, information on the payment and taxation information

Disclosure of Personal Data

We disclose personal data to authorities and to other recipients specified in the Insurance Companies Act, generally to the following:

- Authorities
 - When required by law, personal data is disclosed to the authorities, including the Tax Administration, the Social Security Institution and the enforcement authorities
- Reinsurance companies
 - Personal data is disclosed to other insurance companies for reinsurance purposes
- Joint claims register of insurance companies
 - Information about the insurance claims is disclosed to the joint claims register



Data Transfers Outside the EU/EEA

Personal data is mainly stored and processed within the EU and the EEA. If data is transferred outside the EU or the EEA to countries for which the European Commission has not issued a decision of adequacy of data protection, we will take care of protecting the data for example by using standard contractual clauses approved by the European Commission. Transferred data is processed only on behalf of Mandatum Life.

Retention Periods of Personal Data

Customer data is stored for 13 years after the last contract with the customer has ended or after the last claim has been paid. Information related to taxation, accounting and reporting obligations (including the obligations stemming from international FATCA/CRS agreements) is stored for 6 years after each fiscal year.

Automated Decision-Making

Automated decision-making refers to making decisions solely based on the automatic processing of personal data. We use automated decision-making when processing insurance claims in order to process the claims quickly and to provide better service to our customers. When making automated decisions, we assess whether the policy conditions for paying the claim are met. In addition to the information given by the customer when filing the claim, we use information of the customer, their contracts and claims when making the decisions. The automated decision-making only applies to positive decisions, and decisions rejecting the claim are always processed by a person. If you wish, you can ask for reprocessing of the automated decision. In such a case, your claim is processed by a person.

Rights of the Data Subject

You have the right to access your personal data processed by Mandatum Life, the right to rectification, the right to lodge a complaint with the data protection authorities and depending on the conditions, the right to erasure, the right to the restriction of processing, the right to object to the processing and the right to data portability. You can read more about your rights and about how to use them in [the privacy policy of Mandatum Life](#).

Last updated on June 20, 2019.

